

STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION  
Before the Commissioner of Financial and Insurance Regulation

Office of Financial and Insurance Regulation  
Petitioner

v

Enforcement Case No. 08-717-DP

Ladawn Moore  
Respondent

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For the Petitioner:

Marlon Roberts  
Office of Financial and Insurance  
Regulation  
P.O. Box 30220  
Lansing, MI 48909-7720

For the Respondent:

Ladawn Moore  


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Issued and entered  
this 22<sup>nd</sup> day of May 2009  
by Ken Ross  
Commissioner

**FINAL DECISION**

On October 6, 2008, Chief Deputy Commissioner Stephen R. Hilker issued an Order for Hearing and Order to Respond. Hearing was scheduled for December 1, 2008. On the hearing date, Respondent did not appear.

Petitioner moved for a default judgment which was granted by the administrative law judge pursuant to Section 72(1) of the Administrative Procedures Act, MCL 24.272(1).

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure

to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

**ORDER**

Therefore, it is ordered that the Respondent is prohibited from being employed by, an agent of, or an executive of a licensee under the Deferred Presentment Service Transactions Act, MCL 487.2121, *et seq.*

A handwritten signature in black ink, appearing to be 'K. Ross', written over a horizontal line.

Ken Ross  
Commissioner